IN THE CLAIMS:

Please amend the claims as indicated below.

1 (Currently Amended) A method for generating a password for a user during an enrollment phase, comprising:

presenting said user with a plurality of topics;

receiving a user selection of at least one topic;

receiving one or more personal details from said user associated with said at least one selected topic as a proposed password;

performing an Internet search using a query containing one or more keywords derived from said personal details of said proposed password;

evaluating results of said search relative to one or more predefined thresholds applicable to said at least one selected topic; and

rejecting said proposed password when said user is correlated with said proposed password if one or more of said predefined thresholds are exceeded by said results; and

recording said one or more personal details as a password for said user if said proposed password is not rejected.

- 2. (Original) The method of claim 1, further comprising the step of receiving a reminder associated with each of said one or more personal details.
- 3 (Cancelled).
- 4 (Currently Amended) The method of claim 1, wherein said rejecting step employs correlation rules that are based on said at least one topic.
- 5. (Currently Amended) The method of claim 1, wherein said <u>rejecting step</u> <u>employs</u> one or more predefined correlation rules <u>that</u> ensure that answers to user selected questions cannot be qualitatively correlated with said user

- 6 (Currently Amended) The method of claim 1, wherein said <u>rejecting step</u> <u>employs</u> one or more predefined correlation rules <u>that</u> ensure that answers to user selected questions cannot be quantitatively correlated with said user.
- 7 (Original) The method of claim 1, further comprising the step of sending said one or more personal details to said user as a reinforcement of said password.
- 8 (Original) The method of claim 1, wherein said one or more personal details are related to a personal fact from a past of said user.
- 9 (Original) The method of claim 1, wherein said one or more personal details are related to an experience of said user in connection with a public event.
- 10 (Original) The method of claim 1, wherein said one or more personal details are related to an experience of said user in connection with a private event
- (Original) The method of claim 1, wherein said one or more personal details can be tested during a verification phase using one or more of Boolean, multiple choice, numeric or textual queries.
- 12 (Original) The method of claim 1, wherein said at least one topic is selected based on psychological insights.
- 13. (Currently Amended) An apparatus for generating a password for a user during an enrollment phase, comprising:

a memory; and

at least one processor, coupled to the memory, operative to:

present said user with a plurality of topics;

receive a user selection of at least one topic;

receive one or more personal details from said user associated with said at least one selected topic as a proposed password;

perform an Internet search using a query containing one or more keywords derived from said <u>personal details of said proposed</u> password;

evaluate results of said search relative to one or more predefined thresholds applicable to said at least one selected topic; and

reject said proposed password when said user is correlated with said proposed password if one or more of said predefined thresholds are exceeded by said results; and

recording said one or more personal details as a password for said user if said proposed password is not rejected

- 14. (Original) The apparatus of claim 13, wherein said processor is further configured to receive a reminder associated with each of said one or more personal details.
- 15. (Cancelled).
- 16. (Currently Amended) The apparatus of claim 13, wherein said rejecting step employs correlation rules that are based on said at least one topic.
- 17 (Currently Amended) The apparatus of claim 13, wherein said <u>rejecting</u> step employs one or more predefined correlation rules <u>that</u> ensure that answers to user selected questions cannot be qualitatively correlated with said user.
- 18. (Currently Amended) The apparatus of claim 13, wherein said <u>rejecting</u> step employs one or more predefined correlation rules <u>that</u> ensure that answers to user selected questions cannot be quantitatively correlated with said user.
- (Original) The apparatus of claim 13, wherein said processor is further configured to send said one or more personal details to said user as a reinforcement of said password.

- 20. (Original) The apparatus of claim 13, wherein said one or more personal details are related to a personal fact from a past of said user.
- 21 (Original) The apparatus of claim 13, wherein said one or more personal details are related to an experience of said user in connection with a public event.
- 22 (Original) The apparatus of claim 13, wherein said one or more personal details are related to an experience of said user in connection with a private event.
- Original) The apparatus of claim 13, wherein said one or more personal details can be tested during a verification phase using one or more of Boolean, multiple choice, numeric or textual queries.
- 24 (Original) The apparatus of claim 13, wherein said at least one topic is selected based on psychological insights.
- 25 (Currently Amended) An article of manufacture for generating a password for a user during an enrollment phase, comprising a machine readable storage medium containing one or more programs which when executed implement the steps of:

presenting said user with a plurality of topics;

receiving a user selection of at least one topic;

receiving one or more personal details from said user associated with said at least one selected topic as a proposed password;

performing an Internet search using a query containing one or more keywords derived from said <u>personal details of said proposed password</u>;

evaluating results of said search relative to one or more predefined thresholds applicable to said at least one selected topic; and

rejecting said proposed password when said user is correlated with said proposed password if one or more of said predefined thresholds are exceeded by said results; and

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recording said one or more personal details as a password for said user if said proposed password is not rejected.